Case 20-10173-elf Doc 15 Filed 02/08/20 Entered 02/09/20 00:51:45 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Michelle Lee Amos Debtor

14450177

Case No. 20-10173-elf Chapter 13

TOTALS: 0, * 0, ## 1

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Keith Page 1 of 2 Date Rcvd: Feb 06, 2020 Form ID: 3091 Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 08, 2020.
                  +Michelle Lee Amos, 1038 Georgetown Drive, Reading, PA 19605-3254 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
db
tr
                    Reading, PA 19606-2265
                  +Bureau of Audit and Enforcement,
smg
                                                          City of Allentown,
                                                                                   435 Hamilton Street,
                    Allentown, PA 18101-1603
                  City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                                                                             Centre Valley, PA 18034-0520
smg
                  +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                  +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg
                                        PO Box 961245, Fort Worth, TX 76161-0244
4 Park Plaza, 2nd Floor, Reading, PA 19610-1398
14450170
                  +Chrysler Capital,
14450172
                  +Georgeadis Setley,
                +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 0
14450173
                                                                                                     HOLMDEL NJ 07733-1976
14450174
                  (address filed with court: Met-Ed, 2800 Pottsville Pike, Reading, PA 19605) +Muhlenberg Township, 210 George St, Reading, PA 19605-3164
14450175
                  N.A.R. Inc., PO Box 505, Linden, MI 48451-0505
+R U I Credit Services, PO Box 1349, Melville, NY 11747-0421
14450176
14450180
14450181
                  +Reading Parking Authority,
                                                    613 Franklin St,
                                                                          Reading, PA 19602-1101
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: claputka@laputkalaw.com Feb 07 2020 03:16:48 CHARLES LAPUTKA,
                    Laputka Law Office, 1344 W. Hamilton St.,
                                                                         Allentown, PA
                                                                                           18102
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2020 03:18:01
smq
                    Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                          P.O. Box 280946,
                    Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2020 03:18:19
                                                                                                        U.S. Attorney Office,
smq
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 07 2020 03:18:05 United States Trustee,
                                                                                               United States Trustee,
                    Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
                                                                                                 Philadelphia, PA 19106-2908
                  +E-mail/Text: rperez@arcadiarecovery.com Feb 07 2020 03:18:12
14450169
                                                                                              Arcadia Recovery Bureau,
                  645 Penn St, Reading, PA 19601-3543
+EDI: AIS.COM Feb 07 2020 08:03:00
                                                               Capital One Bank (USA), N.A.,
14455218
                                                                                                   4515 N Santa Fe Ave,
                    Oklahoma City, OK 73118-7901
14450171
                  +E-mail/Text: bankruptcy@fult.com Feb 07 2020 03:18:49
                                                                                     Fulton Bank, PO Box 4887,
                    Lancaster, PA 17604-4887
                   E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 07 2020 03:13:34
14455517
                                                                                                          MERRICK BANK,
                    Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
                   EDI: PRA.COM Feb 07 2020 08:03:00
                                                               Portfolio Recovery Associates,
14450178
                    120 Corporate Blvd., Suite 100,
                                                           Norfolk, VA 23502
                   EDI: PRA.COM Feb 07 2020 08:03:00
14463317
                                                               Portfolio Recovery Associates, LLC,
                                                                                                          POB 41067,
                   Norfolk VA 23541
                   EDI: Q3G.COM Feb 07 2020 08:03:00
14462933
                                                              Ouantum3 Group LLC as agent for, MOMA Trust LLC,
                    PO Box 788, Kirkland, WA 98083-0788
                  +E-mail/Text: bankruptcyteam@quickenloans.com Feb 07 2020 03:18:18
14450179
                                                                                                    Ouicken Loans, Inc,
                  1050 Woodward Ave, Detroit, MI 48226-1906
+EDI: CHRM.COM Feb 07 2020 08:04:00 Santam
                   d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275

E-mail/Text: bkrgv@ngi com Feb 07 2020 02:10:22
14458755
                   E-mail/Text: bkrcy@ugi.com Feb 07 2020 03:18:39
                                                                               UGI Utilities Inc,
14450182
                    Reading, PA 19612-3009
                   EDI: COMCASTCBLCENT Feb 07 2020 08:03:00
14450183
                                                                       Xfinity, PO Box 21129,
                    Saint Paul, MN 55121-0129
                                                                                                            TOTAL: 15
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

##+Neal Metz, 1038 Georgetown Drive, Reading, PA 19605-3254

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0313-4 User: Keith Page 2 of 2 Date Rcvd: Feb 06, 2020 Form ID: 3091 Total Noticed: 30

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Michelle Lee Amos claputka@laputkalaw.com,

CHARLES LAPUTKA on behalf of Debtor Michelle Lee Amos claputka@laputkalaw.com, jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com
United States Trustee USTPReqion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:						
Debtor 1	Michelle Lee Amos	Social Security number or ITIN xxx-xx-2303				
	First Name Middle Name Last Name	EIN				
Debtor 2 (Spouse, if filing)		Social Security number or ITIN				
	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/10/20				
Case number: 20	0–10173–elf					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michelle Lee Amos	About Bestol 2.
2.	All other names used in the last 8 years		
3.	Address	1038 Georgetown Drive Reading, PA 19605	
4.	Debtor's attorney Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155
			Email: claputka@laputkalaw.com
5.	Bankruptcy trustee	SCOTT F. WATERMAN (Chapter 13)	Contact phone (610) 779–1313
	Name and address	Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Email: ECFMail@ReadingCh13.com
6.	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 2/6/20

For more information, see page 2

Debtor Michelle Lee Amos Case number 20–10173–elf

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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint		Location: 2901 St. Lawrence Ave, Reading, PA 19606
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/2/20
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/20/20
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/8/20
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a ebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1146.00 The hearing on confirmation will be held on: 4/9/20 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading	·
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If